

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE ) Chapter 7  
 )  
ARLENE JOYCE BYLINA ) CASE NO. 16-04043  
 )  
Debtor(s). ) Hon. Pamela S. Hollis

**NOTICE OF MOTION**

To: See Attached Service List

**TRUSTEE'S CERTIFICATE OF SERVICE FOR**  
**NOTICE OF TRUSTEE'S FINAL REPORT**

**PROOF OF SERVICE**

I, the undersigned attorney, certify that I served a copy of this Notice and attached Motion upon the person(s) listed above by mailing the same in a properly addressed envelope, postage prepaid, and placed in a U.S. depository in Oswego, Illinois on the 8th day of March, 2017, unless a copy was served electronically which occurs automatically upon the filing of the aforesaid document with the Bankruptcy Clerk of the Court.

*/s/ Peter N. Metrou*  
\_\_\_\_\_  
Bankruptcy Trustee

Prepared by:

**PETER N. METROU**  
Metrou & Associates, P.C.  
123 W. Washington St., Ste. 216  
Oswego, Illinois 60543  
(630) 551-7171

**Via First-Class Mail**

Adam Suchy  
Geraci Law L.L.C.  
55 E. Monroe #3400  
Chicago, IL 60603-5920

Chase CARD  
Attn: Bankruptcy Dept.  
Po Box 15298  
Wilmington,DE 19850-5298

Credit First N A  
Attn: Bankruptcy Dept.  
6275 Eastland Rd  
Brookpark,OH 44142-1399

Equifax  
Attn: Bankruptcy Dept.  
PO Box 740241  
Atlanta,GA 30374-0241

Syncb/Oldnavydc  
Attn: Bankruptcy Dept.  
Po Box 965005  
Orlando,FL 32896-5005

Arlene Joyce Bylina  
1361 Rock Run Drive  
APT# D  
Crest Hill, IL 60403-1679

CITI  
Attn: Bankruptcy Dept.  
Po Box 6497  
Sioux Falls,SD 57117-6497

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

Experian  
Attn: Bankruptcy Dept.  
PO Box 2002  
Allen,TX 75013-2002

Rock Run Pointe  
C/o Celtic Property Management  
3033 W Jefferson St  
Suite 100  
Joliet,IL 60435-5249

CAPITAL ONE  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

COMENITY BANK/Lnbryant  
Attn: Bankruptcy Dept.  
Po Box 182789  
Columbus,OH 43218-2789

Discover FIN SVCS LLC  
Attn: Bankruptcy Dept.  
Po Box 15316  
Wilmington,DE 19850-5316

Transunion  
Attn: Bankruptcy Dept.  
PO Box 1000  
Chester,PA 19022-1023

Sears Bankruptcy Recovery  
Citibank USA Sears  
PO Box 20363  
Kansas City,MO 64195-0363

**Via ECF**

Peter N Metrou  
Metrou & Associates PC  
123 W Washington St Suite 216  
Oswego, IL 60543-1049

Patrick S Layng  
Office of the U.S. Trustee, Region 11  
219 S Dearborn St  
Room 873  
Chicago, IL 60604-2027

U.S. Bankruptcy Court  
Eastern Division  
219 S Dearborn  
7th Floor  
Chicago, IL 60604-1702

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
ARLENE JOYCE BYLINA § Case No. 16-04043  
§  
Debtor §

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Peter N. Metrou, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 AM on April 7, 2017 in

Joliet City Hall  
150 West Jefferson, 2nd Floor  
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/08/2017

By: /s/ Peter N. Metrou  
Chapter 7 Trustee

*Peter N. Metrou, Trustee  
123 W. Washington St.  
Suite 216  
Oswego, IL 60543*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
ARLENE JOYCE BYLINA § Case No. 16-04043  
§  
Debtor §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$	65,000.00
and approved disbursements of	\$	24,781.66
leaving a balance on hand of <sup>1</sup>	\$	40,218.34

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 5,750.00	\$ 0.00	\$ 5,750.00
Trustee Expenses: Peter N. Metrou	\$ 35.95	\$ 0.00	\$ 35.95
Attorney for Trustee Fees: Metrou & Associates, P.C.	\$ 500.00	\$ 0.00	\$ 500.00
Accountant for Trustee Fees: Kutchins Robbins & Diamond LTD.	\$ 918.00	\$ 0.00	\$ 918.00
Charges: CLERK OF THE BANKRUPTCY COURT	\$ 176.00	\$ 0.00	\$ 176.00

Total to be paid for chapter 7 administrative expenses \$ 7,379.95

Remaining Balance \$ 32,838.39

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 45,266.74 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 72.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	DISCOVER BANK	\$ 15,191.05	\$ 0.00	\$ 11,020.22
2	DISCOVER BANK	\$ 10,940.71	\$ 0.00	\$ 7,936.85
3	CAPITAL ONE BANK (USA), N.A.	\$ 2,870.62	\$ 0.00	\$ 2,082.47
4	CREDIT FIRST NA	\$ 1,989.41	\$ 0.00	\$ 1,443.20
5	CITIBANK, N.A.	\$ 9,573.34	\$ 0.00	\$ 6,944.90
6	PORTFOLIO RECOVERY ASSOCIATES, LLC	\$ 4,701.61	\$ 0.00	\$ 3,410.75

Total to be paid to timely general unsecured creditors \$ 32,838.39

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Peter N. Metrou

Chapter 7 Trustee

*Peter N. Metrou, Trustee  
123 W. Washington St.  
Suite 216  
Oswego, IL 60543*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.